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9 Wells Fargo Bank, N.A.
10 10-74378

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re:

10-31091-mkn

Alicia Hernandez

Order No.: 60

Debtor

Chapter 13

DECLARATION RE BREACH OF CONDITION

STATE OF South Carolina)
16)ss.
17 COUNTY OF York)

18 I, Trina M. Glover, under the penalty of perjury of the United States, declare and state:

19 1. As to the following facts, I know them to be true of my personal knowledge, and if called
20 upon to testify in this action, I could and would testify competently thereto.

21 2. I am an employee of Wells Fargo Bank, N.A., Secured Creditor herein, and am most
22 familiar with the loan and the bankruptcy case.

23 3. The real property subject to the Deed of Trust is commonly described as 710 Carlos Julio
24 Avenue, Las Vegas, NV 89031 and legally described as follows:

25 Lot Fourteen (14) in Block One (1) of LAS PALMERAS PHASE 1, as shown by map thereof on
26 file in Book 64 of Plats, Page 1, and by those Certificate of Amendments recorded November
23, 1994, in Book 941123 as Document No, 01291, and February 8, 1995, in Book 950208 as
Document No, 01073 of Official Records, in the Office of the County Recorder of Clark County,
Nevada.

1 TOGETHER WITH a non-exclusive easement of ingress, egress and enjoyment in and to the
 2 "Private Streets" and Common Areas" as delineated on the plat of said subdivision, and further
 3 described in that certain Declaration of Covenants, Conditions and Restrictions recorded April 18,
 4 1995, in Book 950418, as Document No, 00600, and amended by Instrument recorded April 21,
 5 1995, in Book 950421, as Document No. 01656 of Official Records, in the Office of the County
 6 Recorder of Clark County, Nevada

7 4. I have examined the document entitled "Order Regarding Adequate Protection", a copy of
 8 which is attached hereto and marked as Exhibit "A" and incorporated herein by reference. I represent my
 9 personal knowledge as to whether the Debtor has complied with the requirements of said Order.

10 5. Pursuant to the aforementioned Order, the Debtor would have fifteen (15) days from the
 11 date of this Declaration in which to cure the delinquencies due. If upon the 16th day, Debtor failed to so
 12 cure those delinquencies, the automatic Stay Order would be vacated and extinguished as to this Secured
 13 Creditor.

14 6. As of the date of this Declaration, the Debtor has not made the payments as required by the
 15 aforementioned Order. The Debtor is presently past due as follows:

16 2 Monthly Payments(s) at \$875.13	\$1,750.26
17 (September 1, 2011 - October 1, 2011)	
18 Attorneys Fees	\$100.00
19 Total	\$1,850.26

20 7. Debtor is responsible for the subsequent payments that will come due during this Breach
 21 period:

- 22 a. 0 Monthly Payment
- 23 b. 1 Stipulated payments at \$601.45

24 **PARTIAL TENDERS WILL NOT BE ACCEPTED**

25 8. Due to Debtor's failure to timely and properly comply with the Order as set forth
 26 hereinabove, Secured Creditor has been forced to incur additionally attorneys' fees to obtain relief from the
 Stay Order to take possession of its real property.

9. These attorneys' fees are in addition to attorneys' fees incurred prior to the non-compliance
 and are now owing to Secured Creditor from Debtor pursuant to the Deed of Trust.

1 10. Should the Debtor cure the default, the Debtor must forward the funds to:

2 GREGORY L. WILDE, ESQ.
3 TIFFANY & BOSCO, P.A
4 212 South Jones Boulevard
5 Las Vegas, Nevada 89107

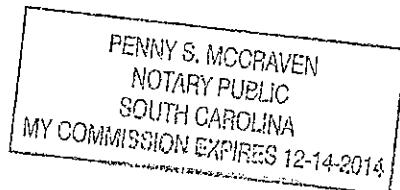
6
7 I declare under penalty of perjury that the foregoing is true and correct.
8

9 Trina M. Glover
10 Trina M. Glover

11 VP Loan Documentation

12 SUBSCRIBED and SWORN to before me
13 this 21 day of Oct, 2011

14 Penny S. McCraven
15 Notary Public in and for said
16 State and County



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In Re:
Alicia Hernandez
Debtor.

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CERTIFICATE OF MAILING OF
DECLARATION RE BREACH OF CONDITION

1. On 10-26-11 I served the following documents(s):

DECLARATION RE BREACH OF CONDITION

2. I served the above-named document(s) by the following means to the persons as listed below:

a. ECF System

Corey B. Beck
becksbk@yahoo.com
Attorney for Debtor

Kathleen A Leavitt
courtsecf3@las13.com
Trustee

1 **X b. United States mail, postage fully prepaid:**

2 Alicia Hernandez
3 710 Carlos Julio Avenue
4 North Las Vegas, NV 89031
5 Debtors

6 **c. Personal Service** (List persons and addresses. Attach additional paper if necessary)

7 I personally delivered the document(s) to the persons at these addresses:

8 1. For a party represented by an attorney, delivery was made by handing the
9 document(s) to the attorney's office with a clerk or other person in charge, or if no one is charge
10 by leaving the document(s) in a conspicuous place in the office.

11 N/A

12 2. For a party, delivery was made by handing the document(s) to the party or
13 by leaving the document(s) at the person's dwelling house or usual place of abode with someone
14 of suitable age and discretion residing there.

15 N/A

16 **d. By direct mail (as opposed to through the ECF System)**

17 *(List persons and email addresses. Attach additional paper if necessary)*

18 Based upon the written assignment of the parties to accept service by email or a court order. I
19 caused the document(s) to be sent to the persons at the mail addresses listed below. I did not
20 receive, within a reasonable time after the transmission, any electronic message or other
21 indication that the transmission was unsuccessful.

22 **e. By fax transmission** *(List persons and fax numbers. Attach additional paper if necessary)*

23 Based upon the written assignment of the parties to accept service by fax transmission or
24 a court order. I faxed the document(s) to the persons at the fax numbers listed below. No error
25 was reported by the fax machine that I used. A copy of the record of the fax transmission is
26 attached.

f. By messenger (List persons and addresses. Attach additional paper if necessary)

I served the document(s) by placing them in an envelope or package addressed to the persons at the addresses listed below and providing them to a messenger for service.

(A declaration by the messenger must be attached to this Certificate of Service).

I declare under penalty of perjury that the foregoing is true and correct.

Signed on : 10/20/11